

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 13-16492-ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael F Dougherty
908 Whitman Dr.
Turnersville, NJ 08012

Social Security No.:
xxx-xx-9625

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after January 3, 2017 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: December 1, 2016
JJW: bed

James J. Waldron
Clerk

Imaged Certificate of Notice Page 2 of 2

United States Bankruptcy Court
District of New JerseyIn re:
Michael F Dougherty
DebtorCase No. 13-16492-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: clsnodscPage 1 of 1
Total Noticed: 3

Date Rcvd: Dec 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2016.

db +Michael F Dougherty, 908 Whitman Dr., Turnersville, NJ 08012-1335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 01 2016 23:06:55 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 01 2016 23:06:53 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2016 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com,
 NJ43@ecfcbis.com;dolores@sklarlaw.com;sklar@remote7solutions.com
 Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 Isabel Balboa ecfmail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
 summarymail@standingtrustee.com
 Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com
 Jeanette F. Frankenberg on behalf of Creditor Bayview Loan Servicing, LLC cmecf@sternlav.com
 Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A. cmecf@sternlav.com
 John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
 mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
 Nona Ostrove on behalf of Debtor Michael F Dougherty nostrove@ostrovelaw.com
 Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for
 Fannie Mae, as owner and holder of account/contract originated by Equihome Mortgage Corp.
 dnj@pbslaw.org
 William E. Craig on behalf of Creditor Ford Motor Credit Company, LLC
 mortonlaw.bcraig@verizon.net

TOTAL: 11